

Disposable Financial Tools (DFT) with a payment process**Abstract of the Disclosure:**

Financial Tools with a central number (public key/Queen number) and a secondary number (Drone/ exit number). When used together to carry out a transaction, The Drone (exit number) is automatically **altered** or **lock** from the banking system after gaining access, process and approved, in order to prevent a **DFT** with the same exit (Drone number) from gaining access to the banking system network again. **Sleek Check** (Midget Check) a none-deposit electronic check with the banking information hidden under magnetic strip. The magnetic strip is scanned revealing the check number. The payer signature is electronically stored on issuer electronic check image after transaction is process and approved. **IEICard** for **Web** and **Telemarketing** purchases. A gift card system that give the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.